## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINIOS

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2005.
- 2) The plan was confirmed on 12/02/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/02/2006, 09/09/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/22/2006, 09/08/2008.
- 5) The case was completed on 01/26/2010.
- 6) Number of months from filing or conversion to last payment: <u>57</u>.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$58,751.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:		
Total paid by or on behalf of the debtor	\$ 42,323.00	
Less amount refunded to debtor	\$ 44.00	
NET RECEIPTS		\$ 42,279.00

Expenses of Administration:		
Attorney's Fees Paid Through the Plan Court Costs Trustee Expenses & Compensation Other	\$ 3,149.00 \$ 0.00 \$ 2,882.26 \$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,031.26
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	Asserted	Allowed	<u>Paid</u>	<u>Paid</u>
ATTORNEY MARK E ZALESKI	Lgl	1,494.00	2,349.00	2,349.00	2,349.00	0.00
GMAC	Sec	10,000.00	9,671.18	9,671.18	9,671.18	2,156.56
GMAC	Sec	10,000.00	9,631.57	9,631.57	9,631.57	2,147.70
MIDFIRST BANK	Sec	3,800.00	2,255.12	2,255.12	2,255.12	0.00
AFNI	Uns	500.00	500.00	0.00	0.00	0.00
ANDERSON FINANCIAL NETWORK	Uns	503.00	503.00	0.00	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	324.00	324.32	324.32	39.74	0.00
ECAST SETTLEMENT	Uns	12,056.00	7,276.54	7,276.54	891.68	0.00
CAPITAL ONE	Uns	928.00	928.00	0.00	0.00	0.00
CAPITAL ONE	Uns	565.00	565.00	0.00	0.00	0.00
CAPITAL ONE SERVICES	Uns	599.00	599.00	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	6,683.00	5,123.83	5,123.83	627.88	0.00
COMMONWEALTH EDISON	Uns	400.00	400.00	0.00	0.00	0.00
B-LINE LLC	Uns	1,875.00	1,874.76	1,874.76	229.74	0.00
FRONTIER COMMUNICATIONS	Uns	300.00	291.97	291.97	35.78	0.00
GATEWAY MEDICAL IMAGING, P.C.	Uns	40.00	40.00	0.00	0.00	0.00
HARVARD COLLECTION SERVICES,	Uns	181.00	181.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Sec	44,000.00	2,750.00	2,750.00	2,750.00	497.43

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
INTERNAL REVENUE SERVICE	Uns	0.00	40,331.42	40,331.42	4,942.27	0.00
ECAST SETTLEMENT	Uns	403.00	403.38	403.38	49.43	0.00
ECAST SETTLEMENT	Uns	331.00	363.35	363.35	44.52	0.00
MORRISON COMMUNITY HOSPITAL	Uns	400.00	400.00	0.00	0.00	0.00
NICOR GAS	Uns	358.00	222.05	222.05	27.21	0.00
PEKIN INSURANCE	Uns	100.00	100.00	0.00	0.00	0.00
PGATPC	Uns	90.00	90.00	0.00	0.00	0.00
PROFESSIONAL FINANCING ASSC.	Uns	850.00	850.00	0.00	0.00	0.00
PROVIDIAN FINANCIAL	Uns	2,333.00	2,333.00	0.00	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	900.00	100.00	100.00	12.26	0.00
THE CBE GROUP	Uns	69.00	69.00	0.00	0.00	0.00
AFNI/VERIZON WIRELESS	Uns	150.00	67.16	67.16	8.23	0.00
VETERINARY CLINIC OF	Uns	80.00	80.00	0.00	0.00	0.00
WELLS FARGO FINANCIAL	Uns	1,100.00	936.56	936.56	114.76	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	0.00	100.00	100.00	12.26	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	0.00	200.69	200.69	24.59	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	0.00	523.20	523.20	64.11	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	0.00	111.96	111.96	13.72	0.00
ATTORNEY JAMES M PHILBRICK	Lgl	0.00	800.00	800.00	800.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:					
	Claim Allowed	Principal Paid	Interest Paid		
Secured Payments:					
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
Mortgage Arrearage	\$ 2,255.12	\$ 2,255.12	\$ 0.00		
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Secured	\$ 22,052.75	\$ 22,052.75	\$ 4,801.69		
TOTAL SECURED:	\$ 24,307.87	\$ 24,307.87	\$ 4,801.69		
Priority Unsecured Payments:					
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00		
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00		
GENERAL UNSECURED PAYMENTS:	\$ 58,251.19	\$ 7,138.18	\$ 0.00		

## **Disbursements:**

Expenses of Administration \$ 6,031.26 Disbursements to Creditors \$ 36,247.74

TOTAL DISBURSEMENTS: \$ 42,279.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: <u>07/22/2010</u> By: <u>/s/ Lydia S. Meyer</u> Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.